

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:)	
)	
Robert O. Jacky)	Case No. 18-10836 TPA
Mary Linda Jacky)	Chapter 13
Debtors)	Docket No.
)	
Robert O. Jacky)	
Mary Linda Jacky)	
Movants)	
)	
Vs.)	
)	
No Respondents)	

AMENDMENT COVER SHEET

Amendment(s) to the following petition, list(s), schedule(s), or statement(s) are transmitted herewith:

Specify reason for amendment. The Debtors income and expenses have changed since the filing of the bankruptcy.

- ☐ Voluntary Petition.
- ☐ Official Form 6 Schedules (Itemization of Changes Must be Specified)
- ☐ Summary of Schedules
- ☐ Schedule A – Real Property
- ☐ Schedule B - Personal Property
- ☐ Schedule C – Property Claimed as Exempt
- ☐ Schedule D – Creditors holding Secured Claims }
 - Check one:
 - ☐ Creditor(s) added
 - ☐ NO creditor(s) added
 - ☐ Creditor(s) deleted
- ☐ Schedule E – Creditors Holding Unsecured Priority Claims
 - Check one:
 - ☐ Creditor(s) added
 - ☐ NO creditor(s) added
 - ☐ Creditor(s) deleted
- ☐ Schedule F – Creditors Holding Unsecured Nonpriority Claims
 - Check one:
 - ☐ Creditor(s) added
 - ☐ NO creditor(s) added
 - ☐ Creditor(s) deleted

_____ Schedule G – Executory Contracts and Unexpired Leases

Check one:

_____ Creditor(s) added

_____ NO creditor(s) added

_____ Creditor(s) deleted

_____ Schedule H – Codebtors

___X___ Schedule I - Current Income of Individual Debtor(s) Attached is Amended Schedule I.

___X___ Schedule J- Current Expenditures of Individual Debtor(s) Attached is Amended Schedule J.

_____ Statement of Financial Affairs

_____ Chapter 7 Individual Debtor's Statement of Intention

_____ Chapter 11 List of Equity Security Holders

_____ Chapter 11 List of Creditors Holding 20 Largest Unsecured Claims

_____ Disclosure of Compensation of Attorney for Debtor

_____ Other:

NOTICE OF AMENDMENT(S) TO AFFECTED PARTIES

Pursuant to Fed.R.Bankr.P. 1009(a) and Local Rule 1009-1, I certify that notice of the filing of the amendment(s) checked above has been given this date to the U.S. Trustee, the trustee in this case and to entities affected by the amendment as follows:

EXECUTED ON:

Service by NEF:

Ronda J. Winnecour, Esquire Via: CCF/CM cmef@chapter13truteewdpa.com

Date: September 21, 2020

/s/ Kenneth M. Steinberg

Kenneth M. Steinberg

Attorney for the Debtors

STEIDL & STEINBERG

Suite 2830 – Gulf Tower

707 Grant Street

Pittsburgh, PA 15219

(412) 391-8000

kenny.steinberg@steidl-steinberg.com

PA I.D. No. 31244

Fill in this information to identify your case:

Debtor 1 Robert O. Jacky

Debtor 2 Mary Linda Jacky
(Spouse, if filing)

United States Bankruptcy Court for the: WESTERN DISTRICT OF PENNSYLVANIA

Case number 18-10836
(If known)

Check if this is:

- ☒ An amended filing
- ☐ A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

Official Form 106J

Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

☐ No. Go to line 2.

☒ Yes. Does Debtor 2 live in a separate household?

☒ No

☐ Yes. Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household* of Debtor 2.

2. Do you have dependents? ☒ No

Do not list Debtor 1 and Debtor 2.

☐ Yes. Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

Do not state the dependents names.

- ☐ No
☐ Yes
☐ No
☐ Yes
☐ No
☐ Yes
☐ No
☐ Yes

3. Do your expenses include expenses of people other than yourself and your dependents? ☒ No
☐ Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I.)

Your expenses

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ 950.42

If not included in line 4:

4a. Real estate taxes

4a. \$ 0.00

4b. Property, homeowner's, or renter's insurance

4b. \$ 0.00

4c. Home maintenance, repair, and upkeep expenses

4c. \$ 200.00

4d. Homeowner's association or condominium dues

4d. \$ 0.00

5. Additional mortgage payments for your residence, such as home equity loans

5. \$ 0.00

Debtor 1 **Robert O. Jacky**
Debtor 2 **Mary Linda Jacky**

Case number (if known) **18-10836**

6. Utilities:		
6a. Electricity, heat, natural gas	6a. \$	264.00
6b. Water, sewer, garbage collection	6b. \$	70.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$	283.00
6d. Other. Specify: _____	6d. \$	0.00
7. Food and housekeeping supplies	7. \$	685.00
8. Childcare and children's education costs	8. \$	0.00
9. Clothing, laundry, and dry cleaning	9. \$	100.00
10. Personal care products and services	10. \$	125.00
11. Medical and dental expenses	11. \$	425.00
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12. \$	175.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13. \$	100.00
14. Charitable contributions and religious donations	14. \$	100.00
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a. \$	97.00
15b. Health insurance	15b. \$	0.00
15c. Vehicle insurance	15c. \$	98.00
15d. Other insurance. Specify: _____	15d. \$	0.00
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____		
16. \$		0.00
17. Installment or lease payments:		
17a. Car payments for Vehicle 1	17a. \$	430.84
17b. Car payments for Vehicle 2	17b. \$	0.00
17c. Other. Specify: _____	17c. \$	0.00
17d. Other. Specify: _____	17d. \$	0.00
18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).		
18. \$		0.00
19. Other payments you make to support others who do not live with you.		
19. \$		0.00
Specify: _____		
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.		
20a. Mortgages on other property	20a. \$	0.00
20b. Real estate taxes	20b. \$	0.00
20c. Property, homeowner's, or renter's insurance	20c. \$	0.00
20d. Maintenance, repair, and upkeep expenses	20d. \$	0.00
20e. Homeowner's association or condominium dues	20e. \$	0.00
21. Other: Specify: <u>Pet expenses (dogs have chronic conditions)</u>		
21. +\$		300.00
Lawn care (debtors are unable to do snow removal and leaf re		
	+\$	100.00
22. Calculate your monthly expenses		
22a. Add lines 4 through 21.	\$	4,503.26
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2	\$	
22c. Add line 22a and 22b. The result is your monthly expenses.	\$	4,503.26
23. Calculate your monthly net income.		
23a. Copy line 12 (<i>your combined monthly income</i>) from Schedule I.	23a. \$	4,503.97
23b. Copy your monthly expenses from line 22c above.	23b. -\$	4,503.26
23c. Subtract your monthly expenses from your monthly income. The result is your <i>monthly net income</i> .	23c. \$	0.71
24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?		
<input checked="" type="checkbox"/> No.		
<input type="checkbox"/> Yes. Explain here:		

Fill in this information to identify your case:

Debtor 1 **Robert O. Jacky**
First Name Middle Name Last Name

Debtor 2 **Mary Linda Jacky**
(Spouse if, filing) First Name Middle Name Last Name

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(if known)

☒ Check if this is an amended filing

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

☒ No

☐ Yes. Name of person _____ Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119)

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X _____
Robert O. Jacky
Signature of Debtor 1

Date _____

X _____
Mary Linda Jacky
Signature of Debtor 2

Date _____